

SERFF Tracking Number: ALST-126326037 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: 43650
Company Tracking Number: AR 20RCT
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 20RCT
Project Name/Number: Life Modalization Filing/

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: 20RCT

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: ALST-126326037 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 43650
For Informational Purposes

Co Tr Num: AR 20RCT

State Status: Filed-Closed

Authors: Jennifer Aiello, Lynn
Bautista, Leslie Blandford, Juli
Clausen

Reviewer(s): Linda Bird

Disposition Date: 10/06/2009

Date Submitted: 10/01/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Life Modalization Filing

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/06/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/06/2009

Created By: Leslie Blandford

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Leslie Blandford

Filing Description:

Re: American Heritage Life Insurance Company, NAIC No. 60534

Informational Filing of Addendum to Actuarial Memorandum

20 Year Renewable and Convertible Term Life Insurance

Form P20RCT and D20RCT, approved 2/15/2000

<i>SERFF Tracking Number:</i>	<i>ALST-126326037</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Heritage Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43650</i>
<i>Company Tracking Number:</i>	<i>AR 20RCT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>20RCT</i>		
<i>Project Name/Number:</i>	<i>Life Modalization Filing/</i>		

To Whom It May Concern:

We have discovered that our modal factors used for this policy were not included in the original actuarial memorandum and rates filed with your state. Attached is an addendum to the original filing that contains these modal factors. Please let us know if you need additional information.

If you have any questions, feel free to call me at (904) 992-3425. I can also be reached by email at lblam@allstate.com. Thank you for your consideration of our filing.

Sincerely,

Leslie Blandford

Company and Contact

Filing Contact Information

Leslie Blandford ,	lblam@allstate.com
1776 American Heritage Life Dr.	800-992-3425 [Phone]
Attn: Legal/Compliance	904-992-2975 [FAX]
Jacksonville, FL 32224-6687	

Filing Company Information

American Heritage Life Insurance Company	CoCode: 60534	State of Domicile: Florida
ATTN: Legal/Compliance	Group Code: 8	Company Type: Life and Health
1776 American Heritage Life Drive	Group Name: Allstate	State ID Number:
Jacksonville, FL 32224-9983	FEIN Number: 59-0781901	
(904) 992-1776 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Rates
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$50.00	10/01/2009	30978059

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/06/2009	10/06/2009

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Disposition

Disposition Date: 10/06/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A - Informational		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			